

Association for **B**etterment through **E**ducation and **L**ove Inc.

168 Hope Road, Tinton Falls, New Jersey 07724

ABEL CD

THIS AGREEMENT, made on December 31, 2010 between Robert and Helen Bryer and **A**ssociation for **B**etterment through **E**ducation and **L**ove, Inc., hereinafter referred to as **ABEL**, a New Jersey corporation with its principal office located in the Borough of Tinton Falls, New Jersey.

This CD for \$ 25,000 - (Twenty Five Thousand 00/100 Dollars) will pay an annual interest rate of 6% which is cumulative and is not restricted by any time constraints. The CD holder may redeem such CD with a thirty day notice.

This CD is fully guaranteed by the assets of ABEL Inc. as well as the total assets of the Anthony DeGregorio family

At the present time, the Bryers chooses to have the interest paid to him on a monthly basis. He may however choose to change this to quarterly or have it be cumulative.

Signed on this 26TH day of DEC in the year two thousand ten by the following:

x Robert Bryer x Helen Bryer
Robert Bryer Helen Bryer
Anthony DeGregorio
Anthony DeGregorio, President / ABEL
Association for Betterment through Education and Love (ABEL)

The following are the beneficiaries Susan Bryer Ciccarello / Robert J Bryer /
William Bryer (All Residing in Staten Island N.Y.)